

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 15–12928–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michele G. Tribianni  
aka Michele Galvin–Tribianni  
10 Daniel Place  
Matawan, NJ 07747

Lisa F. Tribianni  
10 Daniel Place  
Matawan, NJ 07747

Social Security No.:

xxx–xx–8713

xxx–xx–1021

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above–named case will be closed without entry of discharge on or after July 20, 2020 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: June 18, 2020

JAN: pbf

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 2

United States Bankruptcy Court  
District of New JerseyIn re:  
Michele G. Tribianni  
Lisa F. Tribianni  
DebtorsCase No. 15-12928-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: clsnodscPage 1 of 1  
Total Noticed: 3

Date Rcvd: Jun 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2020.

db/jdb +Michele G. Tribianni, Lisa F. Tribianni, 10 Daniel Place, Matawan, NJ 07747-9518

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 19 2020 00:07:35 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 19 2020 00:07:32 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
 Brian C. Nicholas on behalf of Creditor Bank of America, National Association  
 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Denise E. Carlon on behalf of Creditor Bank of America, National Association  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Denise E. Carlon on behalf of Creditor Bank of America, National Association  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Joseph M. Shapiro on behalf of Joint Debtor Lisa F. Tribianni jshapiro@middlebrooksshapiro.com  
 Joseph M. Shapiro on behalf of Debtor Michele G. Tribianni jshapiro@middlebrooksshapiro.com  
 Kevin Gordon McDonald on behalf of Creditor Bank of America, National Association  
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Melinda D. Middlebrooks on behalf of Debtor Michele G. Tribianni  
 middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com  
 Melinda D. Middlebrooks on behalf of Joint Debtor Lisa F. Tribianni  
 middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com

TOTAL: 11